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|--------------------------|--|------------------------|----------------------|
| SERFF Tracking Number: | META-128088742 | State: | Arkansas |
| Filing Company: | Metropolitan Life Insurance Company | State Tracking Number: | |
| Company Tracking Number: | S12-11 SH | | |
| TOI: | L08 Life - Other | Sub-TOI: | L08.000 Life - Other |
| Product Name: | Minimum Guaranteed Interest Rate | | |
| Project Name/Number: | Minimum Guaranteed Interest Rate/S12-11 SH | | |

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Minimum Guaranteed Interest Rate SERFF Tr Num: META-128088742 State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Filed-Closed

State Tr Num:

Sub-TOI: L08.000 Life - Other

Co Tr Num: S12-11 SH

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Sandra Bennett, Susan Hoffmann, Ruth Rivera, Linda Williams

Disposition Date: 02/22/2012

Date Submitted: 02/13/2012

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Minimum Guaranteed Interest Rate

Project Number: S12-11 SH

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Filing to occur in New York, our state of domicile, concurrently.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Association, Trust, Other

Explanation for Other Group Market Type:

Labor Union

Overall Rate Impact:

Filing Status Changed: 02/22/2012

State Status Changed: 02/22/2012

Deemer Date:

Created By: Susan Hoffmann

Submitted By: Linda Williams

Corresponding Filing Tracking Number:

Filing Description:

Due to a decline in market interest rates, Metropolitan Life is filing to lower the minimum guaranteed interest rates applicable to the Group Universal Life cash fund and the Group Variable Universal Life fixed account to no less than 1%. This change will affect certificates issued to all eligible groups and to residents of your state under a Multiple Employer Trust previously placed on file by your Department on March 11, 2005. However, please be assured that any groups with higher minimum guaranteed interest rates at the time of issue will continue to contain the minimum guaranteed

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interest rate currently applicable to that group.

In addition, to the minimum guaranteed interest rate, we seek to lower other related minimum interest rates. The minimum guaranteed rate of interest to be credited on the borrowed portion of the cash value, the minimum guaranteed rate used to calculate a paid-up benefit and the minimum guaranteed interest rates to be credited to the cash value under the deferment provision and successive carrier provisions. Making these changes coincidentally will assure consistency among all long term minimum interest rate guarantees contained within a single certificate.

In support of, and to accomplish this change, enclosed for filing are the Actuarial Memorandums for each of the certificates referenced below as required for each certificate. The approval dates for the previously approved certificates that require the change are as follows:

Form Number, Form Name, Approval Date

G.9704(2003), Group Universal Life Insurance Certificate on the Life of the Employee, March 11, 2005
G.9704A(2003), Group Universal Life Insurance Certificate on the Life of the Spouse, March 11, 2005
G.24300(2003), Group Variable Universal Life Insurance Certificate on the Life of the Employee, March 11, 2005
G.24300A(2003), Group Variable Universal Life Insurance Certificate on the Life of the Spouse, March 11, 2005
G.9704(2009), Group Universal Life Insurance Certificate on the Life of the Employee, May 19, 2010
G.9704A(2009), Group Universal Life Insurance Certificate on the Life of the Spouse, May 19, 2010

Actuarial Information

Enclosed are the actuarial memorandums for each of the above referenced forms that also reflect compliance with the 2001 CSO requirements. The enclosed memoranda contain assumptions and other information that are proprietary trade secrets of MetLife. Disclosure of this information would cause substantial injury to MetLife's competitive advantage. Therefore, we request that the Department treat these materials as confidential, and not release them or their contents to any third parties.

Enclosed is the certificate required by Bulletin 11-83 regarding any changes in interest rates.

Filing Correspondence Instructions

Please direct any questions, comments or correspondence regarding this filing to me. I look forward to hearing from you.

Company and Contact

Filing Contact Information

Cathy Weldon, Consultant-GRP Contracts- cweldon@metlife.com
Dev.

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501 Route 22 908-253-1569 [Phone] 1569 [Ext]
 Bridgewater, NJ 08807 908-253-2161 [FAX]

Filing Company Information

| | | |
|-------------------------------------|-------------------------|-----------------------------|
| Metropolitan Life Insurance Company | CoCode: 65978 | State of Domicile: New York |
| MetLife | Group Code: 241 | Company Type: Life |
| 1095 Avenue of the Americas | Group Name: | State ID Number: |
| New York, NY 10036-6796 | FEIN Number: 13-5581829 | |
| (212) 578-2211 ext. [Phone] | | |

Filing Fees

| | |
|------------------|---|
| Fee Required? | Yes |
| Fee Amount: | \$300.00 |
| Retaliatory? | No |
| Fee Explanation: | Actuarial Memorandums for 6 forms x \$50.00 per form = \$300.00 |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|----------|----------------|---------------|
| Metropolitan Life Insurance Company | \$300.00 | 02/13/2012 | 56297345 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------|------------|----------------|
| Filed-Closed | Linda Bird | 02/22/2012 | 02/22/2012 |

| | | | |
|---------------------------------|---|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>META-128088742</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Metropolitan Life Insurance Company</i> | <i>State Tracking Number:</i> | |
| <i>Company Tracking Number:</i> | <i>S12-11 SH</i> | | |
| <i>TOI:</i> | <i>L08 Life - Other</i> | <i>Sub-TOI:</i> | <i>L08.000 Life - Other</i> |
| <i>Product Name:</i> | <i>Minimum Guaranteed Interest Rate</i> | | |
| <i>Project Name/Number:</i> | <i>Minimum Guaranteed Interest Rate/S12-11 SH</i> | | |

Disposition

Disposition Date: 02/22/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | No |
| Supporting Document | Actuarial Memorandums & Actuarial Certification | | No |

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Satisfied - Item: Flesch Certification | | |
| Comments: | | |
| Only certification pertaining applying to this submission is the certification required by Rule & Reg 19 since only actuarial memorandums are being submitted. (Bypassing the requirements for Rule & Reg 49, Flesch Certification, and the Consumer Information Notice.) | | |
| Attachment: | | |
| AR CERT REG 19.pdf | | |

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Bypassed - Item: Application | | |
| Bypass Reason: Not applicable to this filing since only actuarial memorandums are being submitted. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|--|--------------|--------------|
| Satisfied - Item: Actuarial Memorandums & Actuarial Certification | | |
| Comments: | | |
| Attachments: | | |
| AR Bulletin 11-83 for G.9704(2003) and G.9704A(2003).pdf | | |
| AR Bulletin 11-83 for G.9704(2009) and G.9704A(2009).pdf | | |
| AR Bulletin 11-83 for G.24300(2003) and G.24300A(2003).pdf | | |
| Act Memo for G.9704(2003) and G.9704A(2003).pdf | | |
| Act Memo G.9704(2009) and G.9704A(2009) Arkansas.pdf | | |
| Act Memo G.24300(2003) and G.24300A(2003) Arkansas.pdf | | |



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Michael F. Tietz".

Michael F. Tietz
Vice President